

Information to identify the case:

Debtor 1 **Jewel Barnat**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4583**
EIN ____-_____
Social Security number or ITIN ____
EIN ____-_____
Date case filed for chapter **7 7/12/21**

United States Bankruptcy Court **WESTERN DISTRICT OF
PENNSYLVANIA**

Case number: **21-21584-JAD**

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jewel Barnat	
2. All other names used in the last 8 years		
3. Address	1750 Pierce Street Aliquippa, PA 15001	
4. Debtor's attorney Name and address	Paul W. McElrath Jr. McElrath Legal Holdings, LLC. 1641 Saw Mill Run Boulevard Pittsburgh, PA 15210	Contact phone 412-765-3606 Email: ecf@mcelrathlaw.com
5. Bankruptcy trustee Name and address	Eric E. Bononi 20 North Pennsylvania Avenue Greensburg, PA 15601	Contact phone 724-832-2499 Email: bankruptcy@bononilaw.com

For more information, see page 2 >

Debtor **Jewel Barnat**

Case number **21-21584-JAD**

6. Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 8/4/21
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .		
7. Meeting of creditors	September 10, 2021 at 09:00 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 11/9/21
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Jewel Barnat
Debtor

Case No. 21-21584-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 04, 2021

User: culy
Form ID: 309A

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2021:

Recip ID	Recipient Name and Address
db	+ Jewel Barnat, 1750 Pierce Street, Aliquippa, PA 15001-1910
aty	+ Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1945
aty	+ Maria Miksich, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15392906	+ Eastern Revenue Inc, 601 Dresher Rd, Horsham, PA 19044-2238
15400259	+ Law office of Edwin A. Abrahamsen, 120 N Keyser Avenue, Scranton, PA 18504-9701
15392909	+ Macys/dsnb, Po Box 6789, Sioux Falls, SD 57117-6789
15400261	+ Michael Ratchford, Esq., 1729 Pittston Avenue, Scranton, PA 18505-4794
15400264	+ Select Portfolio Servicing, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
15392911	+ Select Portfolio Svcin, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
15400267	UPMC, PO Box 3718472, Pittsburgh, PA 15250-7842
15400266	+ Unifund, 10625 Techwoods Circle, Cincinnati, OH 45242-2846

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@mcelrathlaw.com	Aug 04 2021 23:11:00	Paul W. McElrath, Jr., McElrath Legal Holdings, LLC., 1641 Saw Mill Run Boulevard, Pittsburgh, PA 15210
tr	+ EDI: BEEBONONI.COM	Aug 05 2021 03:13:00	Eric E. Bononi, 20 North Pennsylvania Avenue, Greensburg, PA 15601-2337
smg	EDI: PENNDEPTREV	Aug 05 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 04 2021 23:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 05 2021 03:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 04 2021 23:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Aug 04 2021 23:11:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ Email/Text: kbarkley@bernsteinlaw.com	Aug 04 2021 23:11:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ EDI: RECOVERYCORP.COM	Aug 05 2021 03:13:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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15392900	EDI: BANKAMER.COM	Aug 05 2021 03:13:00	Bank Of America, Po Box 982238, El Paso, TX 79998
15392901	+ EDI: CAPITALONE.COM	Aug 05 2021 03:13:00	Capital One, N.a., Po Box 31293, Salt Lake City, UT 84131-0293
15392902	+ EDI: CITICORP.COM	Aug 05 2021 03:13:00	Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15392903	+ Email/Text: bankruptcy@clearviewfcu.org	Aug 04 2021 23:11:00	Clearview Federal Cu, 8805 University Blvd, Coraopolis, PA 15108-4212
15392904	EDI: DISCOVER.COM	Aug 05 2021 03:13:00	Discover Bank, Po Box 30954, Salt Lake City, UT 84130
15392905	+ EDI: DISCOVER.COM	Aug 05 2021 03:13:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15392907	+ Email/Text: bankruptcy@huntington.com	Aug 04 2021 23:11:00	Huntington National Ba, Po Box 1558, Columbus, OH 43216-1558
15400252	EDI: JPMORGANCHASE	Aug 05 2021 03:13:00	Chase, Po Box 15298, Wilmington, DE 19850
15392908	EDI: JPMORGANCHASE	Aug 05 2021 03:13:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
15392910	Email/Text: Bankruptcy.Notices@pnc.com	Aug 04 2021 23:11:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15400262	+ Email/Text: ebn@vativrecovery.com	Aug 04 2021 23:11:00	Palisade Collection, 210 Sylvan Ave, Englewood Clif, NJ 07632-2524
15392912	+ EDI: RMSC.COM	Aug 05 2021 03:13:00	Syncb/ppc, Po Box 965005, Orlando, FL 32896-5005
15393337	+ EDI: RMSC.COM	Aug 05 2021 03:13:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		The Bank of New York Mellon, successor to The Bank
15400249	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank Of America, Po Box 982238, El Paso, TX 79998
15400250	*+	Capital One, N.a., Po Box 31293, Salt Lake City, UT 84131-0293
15400251	*+	Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15400253	*+	Clearview Federal Cu, 8805 University Blvd, Coraopolis, PA 15108-4212
15400254	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Bank, Po Box 30954, Salt Lake City, UT 84130
15400255	*+	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15400256	*+	Eastern Revenue Inc, 601 Dresher Rd, Horsham, PA 19044-2238
15400257	*+	Huntington National Ba, Po Box 1558, Columbus, OH 43216-1558
15400258	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Jpmcb Card, Po Box 15369, Wilmington, DE 19850
15400260	*+	Macys/dsnb, Po Box 6789, Sioux Falls, SD 57117-6789
15400263	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15400265	*+	Syncb/ppc, Po Box 965005, Orlando, FL 32896-5005

TOTAL: 1 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: culy

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2021 at the address(es) listed below:

Name	Email Address
Eric E. Bononi	bankruptcy@bononilaw.com pa69@ecfbis.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor The Bank of New York Mellon successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor Jewel Barnat ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

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